IN THE TITLE

Please amend the title to read "CONSOLIDATED BILL PAYMENT"

IN THE CLAIMS

Please cancel claims 8-20, 22-24, and 26-33.

Please amend claims 1-7, 21 and 25 as follows:

1.   (Amended) A method of [paying] directing payment of bills [using a computer], comprising the steps of:

receiving, via a network, [requests] a plurality of instructions to pay a plurality of bills of a [particular] merchant on behalf of a plurality of [particular] consumers; and

[searching a database of deposit account numbers, each representing a respective deposit account maintained at one of a plurality of associated financial institutions by a plurality of consumers including each of the plurality of particular consumers, to identify the deposit account numbers of the deposit accounts of each of the plurality of particular consumers;]

[paying the plurality of bills of each of the plurality of particular by a single financial instrument]

processing the received plurality of instructions at other than a node on an ATM/POS network to generate a directive to pay the plurality of bills on behalf of the plurality of consumers by a single consolidated payment.

2.   (Amended) The method of claim 1, wherein the directive to pay by the [step of paying the plurality of bills by a single financial instrument includes the step of directing payment of the plurality of bills] single consolidated

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payment directs a payment to be made from funds in a __first__ deposit account [of] __associated with__ a service provider.

3.   (Amended) The method of claim 2__,__ further comprising the [step] __steps__ of:

    __identifying a plurality of deposit accounts associated with a respective one of the plurality of consumers; and__

    [transferring] __directing a transfer of__ funds [to the deposit account of the service provider] from __each of__ the __identified plurality of__ deposit accounts [represented by each of the identified deposit account numbers] __to a second deposit account associated with the service provider.__

4.   (Amended) The method of claim 2__,__ wherein [the step of paying the plurality of bills includes the step of preparing] __the payment from funds in the first deposit account is directed by directing preparation of__ a check [written] __drawn on__ [funds in] the __first__ deposit account [of the service provider].

5.   (Amended) The method of claim 2__,__ wherein [the step of paying the plurality of bills includes the step of initiating] __the payment from funds in the first deposit account is directed by directing initiation of__ an electronic funds transfer from [funds in] the __first__ deposit account [of the service provider].

6.   (Amended) The method of claim 3__,__ wherein the [step of transferring] __transfer of__ funds [to the deposit account of the service provider] __from each of the identified plurality of deposit accounts to the second deposit account__ includes [the step of] __directing__ [preparing] __preparation of__ a draft

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[written] drawn on [funds in the] that deposit account [represented by a particular consumer's identified deposit account number].

7.   (Amended) The method of claim 3, wherein the [step of transferring] transfer of funds [to the deposit account of the service provider] from each of the identified plurality of deposit accounts to the second deposit account includes [the step of] directing initiation of [initiating] an electronic funds transfer from [funds in the] that deposit account [represented by a particular consumer's identified deposit account number].

21.   (Amended) An article of manufacture for directing payment of bills, comprising:

a computer readable medium; and

computer [software] programming stored on the computer readable medium; [, the computer software comprising a set of instructions directing a computer to perform the steps of:]

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

[receiving] receive, via a network, [requests] a plurality of instructions to pay a plurality of bills of a [particular] merchant on behalf of a plurality of [particular] consumers; and

[searching a database of deposit account numbers, each representing a respective deposit account maintained at one of a plurality of associated financial institutions by a plurality of consumers including each of the plurality of particular consumers, to identify the deposit account

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numbers of the deposit accounts of each of the plurality of particular consumers; and,]

[paying the plurality of bills of each of the plurality of particular consumers by a single financial instrument]

process the received plurality of instructions at other than a node on an ATM/POS network to generate a directive to pay the plurality of bills on behalf of the plurality of consumers by a single consolidated payment.

25.   (Amended) A system for [paying] directing payment of bills [using a computer], comprising:

[means for] a first processor configured to [receiving] receive, via a network, [requests] a plurality of instructions to pay a plurality of bills of a [particular] merchant on behalf of a plurality of [particular] consumers; and

[a database of deposit account numbers, each representing a respective deposit account maintained at one of a plurality of associated financial institutions by a plurality of consumers including each of the plurality of particular consumers, searchable by the computer to identify the deposit account numbers of the deposit accounts of each of the plurality of particular consumers at one of the plurality of associated financial institutions;]

[means for paying the plurality of bills of each of the plurality of particular consumers by a single financial instrument]

a second processor located at other than a node of an ATM/POS network configured to process the received plurality of instructions to generate a directive to pay

the plurality of bills on behalf of the plurality of consumers by a single consolidated payment.

Please add claims 34-61 as follows:

-34.   The method of claim 3, wherein the first and the second deposit accounts are the same deposit account.

35.   The method of claim 1, wherein the request is generated by a general purpose network device.

36.   The method of claim 1, wherein each of the plurality of requests is associated with an amount, further comprising the step of:

processing the received plurality of instructions to generate a debit directive to debit each of the associated amounts from each of a plurality of deposit accounts associated with each of the plurality of consumers by one of a draft, an ACH transfer, and a charge to a credit card associated with the consumer.

37.   The method of claim 36, wherein the debit directive directs a debit by the ACH transfer.

38.   The article of manufacture according to claim 21, wherein the directive to pay by the single consolidated payment directs a payment to be made from funds in a first deposit account associated with a service provider.

39.   The article of manufacture according to claim 38, wherein the payment from funds in the first deposit account

is directed by directing preparation of a check drawn on the first deposit account.

40. The article of manufacture according to claim 38, wherein the payment from funds in the first deposit account is directed by directing initiation of an electronic funds transfer from the first deposit account.

41. The article of manufacture according to claim 38, wherein the computer programming is further readable to cause the computer to:

identify a plurality of deposit accounts associated with a respective one of the plurality of consumers; and

direct a transfer of funds from each of the identified plurality of deposit accounts to a second deposit account associated with the service provider.

42. The article of manufacture according to claim 41, wherein the transfer of funds from each of the identified plurality of deposit accounts to the second deposit account includes directing preparation of a draft drawn on that deposit account.

43. The article of manufacture according to claim 41, wherein the transfer of funds from each of the identified plurality of deposit accounts to the second deposit account includes directing initiation of an electronic funds transfer from that deposit account.

44. The article of manufacture according to claim 41, wherein the first and the second deposit accounts are the same deposit account.

45. The article of manufacture according to claim 21, wherein the request is generated by a general purpose network device.

46. The article of manufacture according to claim 21, wherein each of the plurality of requests is associated with a payment amount, the computer readable medium is further readable to cause the computer to:

process the received plurality of instructions to generate a debit directive to debit each of the associated amounts from each of a plurality of deposit accounts associated with each of the plurality of consumers by one of a draft, an ACH transfer, and a charge to a credit card associated with the consumer.

47. The article of manufacture according to claim 46, wherein the debit directive directs a debit by the ACH transfer.

48. The system according to claim 25, wherein the directive to pay by the single consolidated payment directs a payment to be made from funds in a first deposit account associated with a service provider.

49. The system according to claim 48, wherein the payment from funds in the first deposit account is directed by directing preparation of a check drawn on the first deposit account.

50. The system according to claim 48, wherein the payment from funds in the first deposit account is directed by

directing initiation of an electronic funds transfer from the first deposit account.

51. The system according to claim 48, wherein the second processor is further configured to:

identify a plurality of deposit accounts associated with a respective one of the plurality of consumers; and

direct a transfer of funds from each of the identified plurality of deposit accounts to a second deposit account associated with the service provider.

52. The system according to claim 51, wherein the transfer of funds from each of the identified plurality of deposit accounts to the second deposit account includes directing preparation of a draft drawn on that deposit account.

53. The system according to claim 51, wherein the transfer of funds from each of the identified plurality of deposit accounts to the second deposit account includes directing initiation of an electronic funds transfer from that deposit account.

54. The system according to claim 51, wherein the first and the second deposit accounts are the same deposit account.

55. The system according to claim 25, wherein the first and the second processors are the same processor.

56. The system according to claim 25, further including:
a general purpose network device;

wherein the request is generated by the general purpose network device.

57. The system according to claim 25, wherein each of the plurality of requests is associated with a payment amount, the second processor is further configured to process the received plurality of instructions to generate a debit directive to debit each of the associated amounts from each of a plurality of deposit accounts associated with each of the plurality of consumers by one of a draft, an ACH transfer, and a charge to a credit card associated with the consumer.

58. The system according to claim 57, wherein the debit directive directs a debit by the ACH transfer.

59. A method of paying bills, comprising the steps of:

receiving, via a network, a plurality of instructions, each instruction generated by a general purpose network device, to pay a plurality of bills of a merchant on behalf of a plurality of consumers; and

processing the received plurality of instructions to generate a directive to pay the plurality of bills on behalf of the plurality of consumers by a single consolidated payment.

60. A method of paying bills, comprising the steps of:

receiving a plurality of instructions to pay a plurality of bills of a merchant on behalf of a plurality of consumers;

processing the received plurality of instructions to generate a directive to pay the plurality of bills on